



HOW TO APPLY FOR MAINSTREAM AFFORDABLE HOUSING

Alameda County Health Care Services Agency
Home Stretch
September 4, 2018

Training Objectives

1. Gain tools to assist individuals in developing a housing plan and housing portfolio.
2. Increase understanding of mainstream affordable housing resources.
3. Develop understanding of the application process for mainstream affordable housing.
4. Learn to identify when someone may need a reasonable accommodation and assist them in acquiring associated documentation.
5. Assist someone who has negative credit, housing, and legal histories and whose current circumstances have changed, strengthen their applications through evidence of mitigating factors.

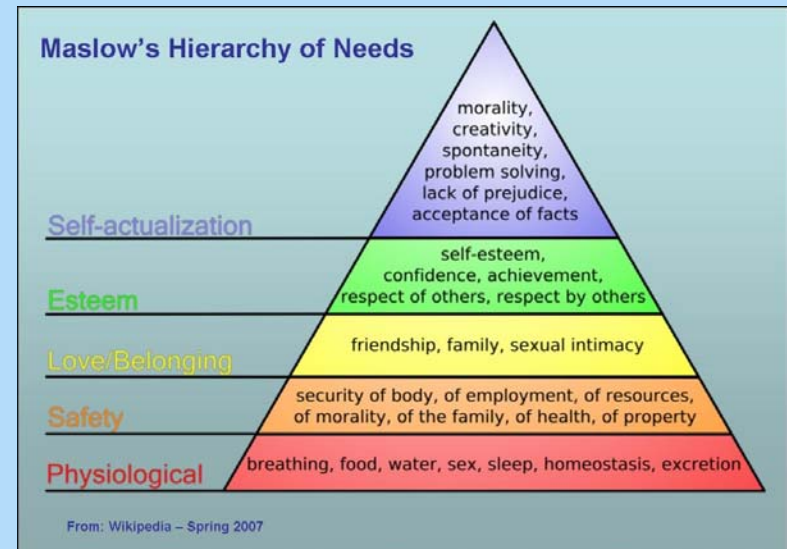
Why is this topic important?

- PSH is a limited resource. There are currently over 2,700 homeless and disabled households that have been assessed through Coordinated Entry and are eligible for permanent support housing.
 - *In 2015, 11% of people exited to permanent housing were enrolled in a permanent supportive housing program*
- Many people do obtain housing without PSH
 - *In 2015, 89% people moved into other types of permanent housing (i.e. mainstream affordable housing, section 8, living with friends or family permanently, etc.)*
- Research on benefits of reunification with family / shared housing with people in their support network
 - *In 2015-2016, 20-31% who exited a homeless program in HMIS to permanent housing moved in with family/friends*

Housing as the Foundation

The common thread among everyone we work with is that they lack safe and stable housing. To address other barriers to health and wellbeing, people need to be safe and secure.

Housing is the foundation for safety and security. Housing should be what we are supporting people with first and foremost whenever possible.



What are Mainstream Affordable Housing Opportunities?

While most housing is found in the private market, some affordable homes are operated and funded by entities such as public agencies or non-profits to serve lower-income households.*

TAX CREDIT AFFORDABLE HOUSING

- **Non-profit Affordable Housing** Non-profit organizations develop, own and manage affordable housing
- **Affordable Housing Owned by For-Profit Developers** owned by for-profit landlords who are required to provide a certain number of units in their buildings to lower-income households

What are Mainstream Affordable Housing Opportunities?

HOUSING AND URBAN DEVELOPMENT (HUD)

- **Public Housing** Public housing is limited to low-income families and individuals. A Housing Authority determines your eligibility based on: 1) annual gross income; 2) whether you qualify as elderly, a person with a disability, or as a family; and 3) U.S. citizenship or eligible immigration status.**
- **Section 8** The Housing Choice Voucher Program—better known as Section 8—is a type of public housing and is a federally-funded program that closes the gap between market rent and what a household can afford. While federal budget cuts have made it difficult to obtain a new Section 8 voucher, housing authorities do periodically open their waitlists.*

**Adapted from EBHO's Affordable Housing Guidebook, 2017.*

***https://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance/phprog*

Difference Between PSH & Other Affordable Housing

	PSH	Non-Profit Affordable Housing	For-Profit Affordable Housing	Public Housing	Section 8
Subsidy (% of income toward rent)	X			X	X
Tax Credit (rent amount is based on unit type)		X	X		
Services Offered	Supportive services / CM	Service coordination	?	?	No

Steps to Apply for Affordable Housing

1. Gather Information and Create a Plan
2. Build a Housing Portfolio
3. Address barriers when possible
4. APPLY, APPLY, APPLY!!
5. Organize!
6. Update your information every 6 months or as changes occur

**GATHER INFORMATION
AND CREATE A PLAN**



Important Information To Gather

- Eligibility
 - *Age of head of household*
 - *Household size*
 - *Total household income*
 - *Household member disability type(s) (if applicable)*
 - *Household's current housing status*
- Needs and Preferences
 - *What areas is the household willing to live in?*
 - *Where do household members work, go to school, etc.?*
 - *Are there needs specific to a person's disability (i.e. first floor unit, near public transportation, close to medical care, etc.)*
 - *What type of unit does the household want to live in (i.e. shared-living, SRO, studio, apartment, etc.)*
- Household Strengths
- Household Barriers
- How to develop a plan
 - *1-3 things at a time*
 - *SMART GOALS*

BUILDING A HOUSING PORTFOLIO



What is a Housing Portfolio?

A housing portfolio is a set of documents that will be needed to apply for most types of housing. It should include the following:

- ID for all adult household members
- SS Card for all household members if SS number has been issued
- Birth Certificates or custody agreement for all minors in household
- Current proof of Income for all adult household members
- Current proof of Assets for all adult household members (if applicable)
- Sample Rental Application
- Credit Report
- RAP sheet (if applicable)
- Verification of Homelessness (if applicable)
- Verification of Disability (if applicable)
- Request for Reasonable Accommodations (if applicable)
- Evidence of Mitigating Circumstances (if applicable)

Proof of Income and Assets




These are examples of proof of income and assets that a property might ask for in the application process:

- Previous year Income Tax Returns and W2-s
- Payroll stubs from the past three consecutive months
- Award letter from Social Security dated no earlier than June 1, 2016.
- Most current pension, annuity statement dated no earlier than ~~June 1, 2016~~
- Award Letter from the Social Services Agency dated no earlier than ~~June 1, 2016~~
- Checking Account statements for the last six months
- Current month bank statement for Savings Accounts
- Current Statement from all 401-K/IRA and/or other asset account(s)

Households should compile all of the documentation listed here for every adult member that it pertains to.

Sample Rental Application

A sample application is used to gather all of the information that is typically required in a housing application ahead of time, so it is easy to transfer as new application become available

LOGO

**SAMPLE NSP RENTAL HOUSING
Tenant Application Form**

Property/Address: _____ Date: _____

Household Information: Complete the following information for each household member that will occupy the unit at time of move-in:

Name (Last, First, MI)	Relationship to the Head of Household	Sex (M/F)	Birth Date (mm, dd, yyyy)	Student (Y/N)	Social Security Number

Current Address: _____

Primary Phone: () _____ Alternate Phone: () _____

Are you claiming a "Preference"? *Certain preferences are assigned to applicants in order to provide housing opportunities for households with special needs. See Tenant Selection Plan for greater detail.*

Displaced by Government Action or Presidentially Declared Disaster.
 Victim of Domestic Violence.
 Working, Elderly, or Disabled.
 Other or Local Preference: _____

Type:

1st Choice: 2 BR 3 BR 4 BR 5 BR Other _____

2nd Choice: 2 BR 3 BR 4 BR 5 BR Other _____

Would you or anyone in your household benefit from a special needs unit?
(Mobility, vision, or hearing impairment) Yes No

Will you or anyone in your household require a live-in care attendant? Yes No

2

Background Checks

Find out as much as you can about what potential landlords may see before applying for housing

- **Credit History / Rental History**– Pull credit reports ahead of application to see if any outstanding debts and/or evictions are listed. Everyone is allowed one free credit report per year. <https://www.annualcreditreport.com>
- **Landlord References** – Call them and let them know you are looking for housing, ask them what they kind of reference they will give
- **Criminal Background** – If a household member has a criminal record, it is good to obtain a copy of their RAP (Record of Arrests and Prosecutions) sheet. It may also be possible to get some of their charges or related fines reduced or expunged from their record. The Clean Slate Program and Homeless Caring Court are two programs that may be able to help with this under qualifying circumstances.

Reasonable Accommodations

- A **reasonable accommodation** is an exception to a rule or policy that would afford a disabled tenant an equal opportunity during the application process.
- Examples of reasonable accommodations:
 - *If, because of a disability, a household member is not able to get to a housing authority office for an application the agency should mail the application to them.*
 - *A no-pets rule to can be waived to allow an emotional support animal in the home.*
 - *A person with learning disabilities and a poor rent-paying history should be found eligible if she is willing to get a representative payee to pay her rent directly to the housing authority*

How to Request a Reasonable Accommodation

- Reasonable accommodations must be requested. They should be done so in writing and should:
 - *State the fact that a household member has a disability;*
 - *Describe the accommodation that are being requested;*
 - *Describe how the accommodation will help the disabled household member live in, or apply for, the housing; and*
 - *Ask that the landlord respond to the request by a particular date.*
- If a reasonable accommodation is requested the landlord has a right to ask for proof that the household member making the request is disabled. This person does not have to give the landlord a specific diagnosis or provide a full copy of their medical history. They only have to provide a letter from their doctor or another licensed service provider stating that they have a disability, and that the accommodation(s) they are requesting are necessary for them complete the application process and use/enjoy the housing.
- Once a request for a reasonable accommodation is made the landlord has an obligation to consider the request.

ADDRESSING BARRIERS



Barriers to Application Approval

- Recent criminal background
- Critical criminal convictions (i.e. lifetime registered sex offense, manufacturing meth, arson)
- Recent eviction
- Poor or no credit history
- Outstanding debt

It is important to be upfront from the beginning about things that will come up in background screenings. Property owners / managers will see them anyway, so it is better to begin the relationship with honesty.

Mitigating Factors

A **mitigating factor** is any information or evidence presented that serves to explain negative past circumstances with more context, and show proof that those circumstances are no longer applicable to current or future circumstances. They do not justify or excuse past circumstances.

Examples of mitigating factors:

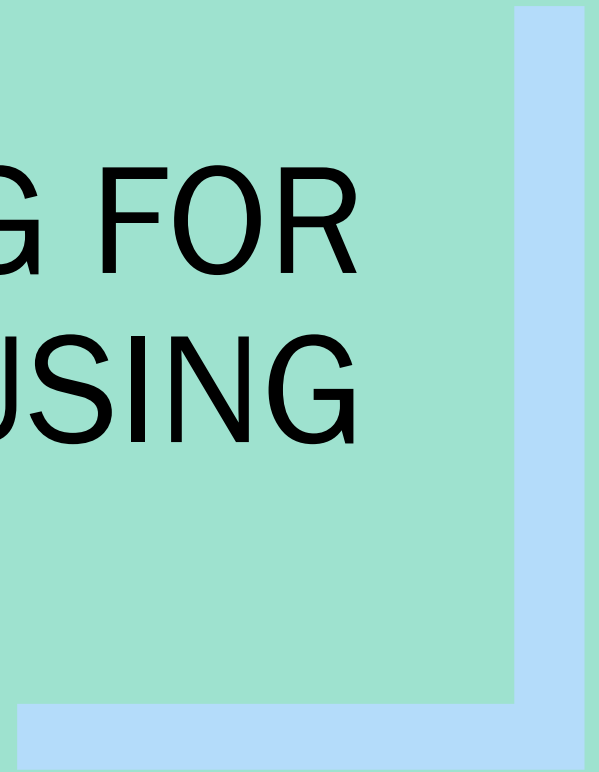
- Poor past credit/rental history due to divorce
- Past criminal records due to substance use, current sobriety and involvement in sober activities (i.e. AA, treatment program, working with case manager, church)
- Eviction due to loss of income, currently has income

Examples of Evidence of Mitigating Factors

Evidence of the following can show efforts to improve a household members circumstances and decrease their risk of being unsuccessful in housing:

- Participation in school
- Job training or employment
- Participation in counseling or a social services program
- Accessing supportive services for a disability
- Involvement in volunteer activities

APPLYING FOR HOUSING



Identifying Options for Housing

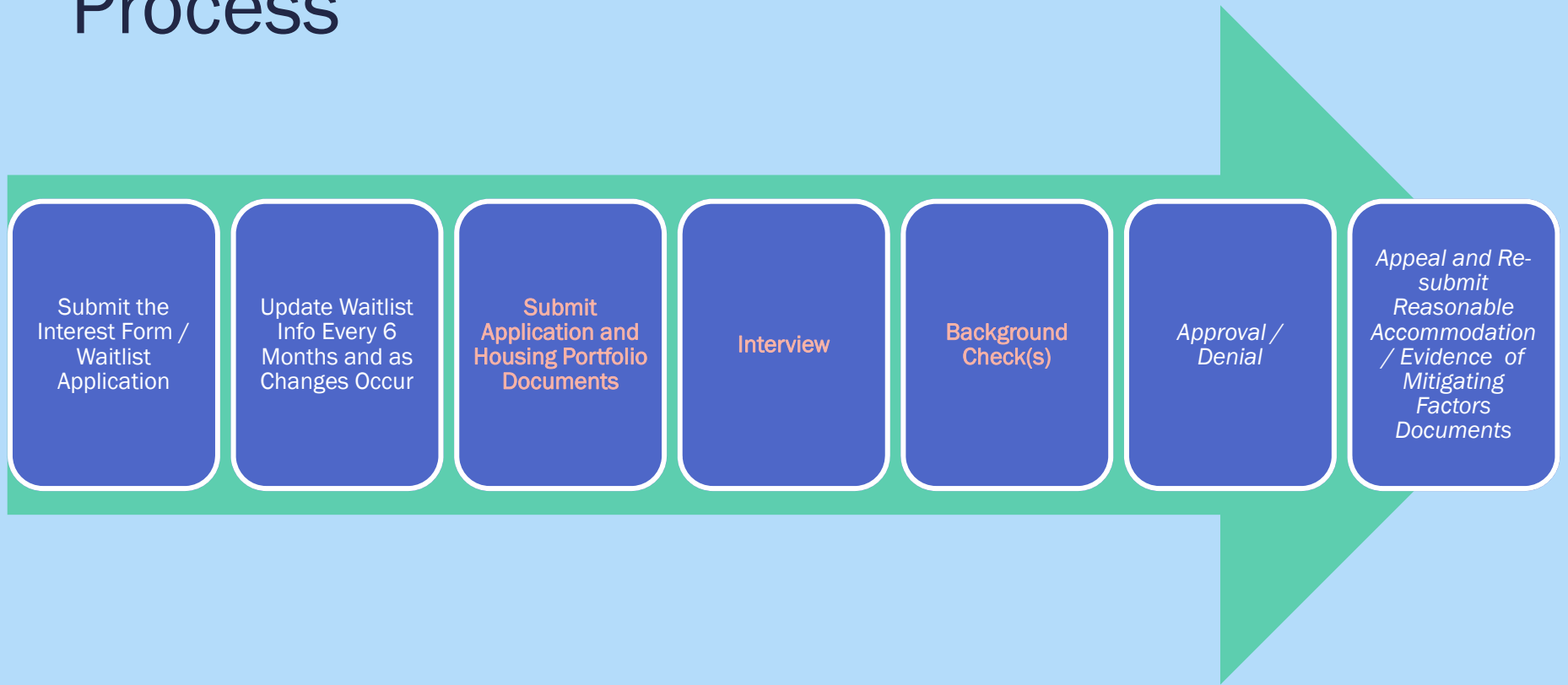
- Contact non-profit housing organizations and apply. Contact many organizations and agencies to increase chances of finding an affordable home.
- Check the websites of non-profit developers often.
- If you call, ask for the names and phone numbers of properties with open waitlists.
- Use the online search tools to find affordable housing openings all over the bay area.
 - *For properties with openings, visit the website or call to request an application or to be added to the waitlist. Many properties offer workshops to help fill out applications correctly. Be prepared to provide financial and family information and your housing history. Complete and submit applications by the deadline.*
 - *For properties under construction, ask to be added to the interest list.*
 - *Once you've submitted your applications or joined a waitlist, let each property know if you move or change your phone number. Ask about the best way to keep in contact.*

* Adapted from EBHO's Affordable Housing Guidebook, 2017.

Applying for Housing

- Keep the household's housing portfolio in a safe place where it can be accessed quickly if an opportunity to apply opens up
- Always make copies of applications whenever possible
- Keep a log of when and where applications are submitted
- Waitlist Application v. Rental Application
 - *Waitlist Application - Do not need to include housing portfolio documents unless asked specifically*
 - *Rental Application - Include housing portfolio documents*
- Show in application that the person(s) applying are human beings, help the property manager feel empathy toward their situations.

What to Expect in the Application Process



DENIALS AND APPEALS



Landlords are required to provide written notification of a denial to the applicant with information on how and by when to appeal the decision

Denials & Appeals

If an application is denied, the household should appeal. **Many** initial denials are approved after the decision has been appealed.

- Once an appeal is filed, the application is viewed by a different staff person, usually supervisory, who is more likely to understand any liability with decision in acceptance and denial.
- Be redundant in the appeal. Resubmit all supporting documents and if possible submit more.
- Make sure that the appeal and all documents are submitted ***on time***.
- Denials based on lifetime registered sex offense – most HUD programs formally state reg. sex offenders are not eligible for the program

Household Needs, Reasonable Accommodations & Mitigating Circumstances

- Martha is a 62-year old female. She depends on a wheel chair for her mobility and struggles with Major Depression. She sees a doctor in San Leandro for her depression. Her household includes her husband Rick and two adult sons Jerry, and Danny.
- Rick has several drug-related convictions in his criminal record, but they are all from 2001 and before. Rick has worked for UPS in the warehouse for the past 3 years.
- Jerry is 37, has schizophrenia, and has had several psychiatric hospitalization and arrests in his adult life due to public outbursts related to symptoms of paranoia and fear of people. A year ago, he was enrolled in a County mental health program and has a social worker he meets with every week. Since he began receiving these services he has only been hospitalized once and has not been arrested.
- Danny recently rejoined the household after going through a divorce. During the divorce he was not working due to a work-related injury and was unable to pay his rent. As a result he was evicted from his apartment. Danny's injury has healed and he is currently participating in a job-search program through Social Services.

Things to Remember

- Stay flexible, don't give up, appeal!!
- Keep a log of where and when you've applied
- Get on email list serves to stay up-to-date on alerts
- Searching for housing is like looking for a job: create a resume (housing portfolio), apply, interview, keep practicing!
- Work on both psychological *and* practical preparation
- The information on how and where to apply is scattered, not reliable, and often requires going to multiple sites. Our hope is that our system can move toward centralization and simplification.

Questions, Comments?

Thank you for coming!